

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

ROBERT B. PHELPS

APPLN. NO.: 10/636,125

FILED: AUGUST 7, 2003

METHOD OF ENHANCING VALUE OF PENSION PLAN ASSETS

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT

Enclosed herewith for consideration by the Examiner is an Information Disclosure Form PTO/SB/08a/B together with a copy of each document listed thereon.

Respectfully Submitted,

R. Andrew Patty II Reg. No. 38,992 Attorney of Record

Telephone: 225-291-4600 Facsimile: 225-291-4606

CERTIFICATE OF MAILING

I hereby certify that, in the course of ordinary business, this paper (along with any referred to as being attached or enclosed) is being deposited on the date shown below with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

9709

Date

Gina R. Merritt

PTO/SB/08a (08-03)
Approved for use through 07/31/2006. OMB 0851-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
or the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unities it contains a valid OMB control number
Complete if Known

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

of

1

Sheet

Application Number | 10/636,125 |
Filing Date | August 7, 2003 |
First Named Inventor | Robert B. Phelps |
Art Unit | 3629 |
Examiner Name | --- |
Attomey Docket Number | \$-816 |

U.S. PATENT DOCUMENTS						
Examiner Initials	Cite No.1	Number Kind Code	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
/VF/	US-1	US- 4969094	11-06-1990	Halley et al.		
/VF/	US-2	US- 5136502 A	08-04-1992	Van Remortel et al.		
/VF/	US-3	US- 5974390 A	10-26-1999	Ross		
/VF/	US-4	US- 20020035489 AI	03-21-2002	Herman et al.		
/VF/	US-5	US- 20030018498 A1	01-23-2003	Banks		
		US-				
		US-				
		US-				
		US-				
		US-				
		US-				
		US-				
		US-				
		US-				
	_	US-				
L		US-				
		US-				
		US-				
		US-				
	L	US-	/			

FOREIGN PATENT DOCUMENTS								
Examiner	Cite No.1	Foreign Patent Document		Publication Date	Name of Patentee or	Pages, Columns, Lines, Where Relevant	\Box	
Initials*		Office ³	Number ⁴	Kind ⁶ (if known)	MM-DD-YYYY	Applicant of Cited Document		Т6
								П
						1		
						l		
								1
								₩
					i			1.

|--|

"EXAMINET: Initial if reference considered, whether or not clation is in conformance with NPEP 600. Thew line through clation if no conformance and not considered, include copy of his form with next communication to applicant; a high caption shall space indication designation unprofit informations codes of USPTO Patent Documents a <u>twww.usglo.gov</u> or NPEP 901.44. * Enter Office that issued the document, by the two-letter code (VIPPO Standard ST.3.) * Information Standard ST.3. * Information Standard ST.3

This collection of information is required by 37 CRf 1.97 and 1.98. The information is required to obtain or retain a banefit by the public which is to file days between by 59 U.S. of 2.12 and 37 CRf 1.11. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments not the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Critical case. Any U.S. Pepartment of Commence, P.O. Box 1450, Alexandria, VA. 22313-1450, DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND 107: Commissions for Patents, P.O. 80x 450, Alexandria, VA. 22313-1450.

PTO/SB/08B (08-03)

Approved for use through 06/30/2006, OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
r the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)

of

Sheet

	_	OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS	_
Examiner Initials	Cite No.1	include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
/VF/	L-I	PANKO, Ron; "Cashing Out"; Life Settlements; Life/Health; Bests Review; April 2002; 4 pages.	
/VF/	L-2	KATT, Peter: "A Life Settlement Update; And Life Insurance in Pension Plans"; AAII Journal; May 2003; Volume XXV; No. 4; pages 33-35.	
/VF/	L-3	SAVAGE, Terence; "Life Settlements Require A Complete Underwriting Workup"; National Underwriter; Life & Health/Financial Services Edition; October 28, 2002; 2 pages.	
/VF/	L-4	BROOKS, Brian et al.; "Clients May Hold Millions in Untapped Insurance Wealth, Study Finds"; Street Talk; On Wall Street; November 2002; pages 22-24.	
/VF/	L-5	BUERGER, Alan H.; "Life Settlements Come of Age"; Trusts & Estates; November 2002; 4 pages.	
/VF/	L-6	DOHERTY, Neil A., et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; publication date unknown; (received from applicant postfiling); 27 pages.	
/VF/	L-7	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; Real Property, Probate and Trust Journal; Vol. 38; Number 3; Fall 2003; pages 449-478.	
/VF/	L-8	De SIMONE, Marcella; "Life Settlement Association Seeks To Set Up Accountability Standards"; National Underwriter; September 29, 2003; pages 8 and 10. $$.	
/VF/	L-9	Author Unknown; "Measuring Pension Obligations and Determining Pension Plan Costs"; Actuarial Standards Board - Exposure Draft; December 2002; 23 pages.	
/VF/	L-10	HIGGINS, Barry, "Agents Find Opportunities In Life Settlements"; National Underwriter, September 29, 2003; pages 4-5.	
/VF/	L-11	FUILLERTON, Jolene D.; "Using Life Settlements To Acheive Charitable Giving Goals", National Underwriter, September 29, 2003; pages 5-6	

Examiner Signature	/Vanel Frenel/	Date Considered	10/23/2009
-----------------------	----------------	--------------------	------------

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not

¹ Applicants unique clation designation number (optional). ² Applicant is to pisce a check mark here if English language Transition is altached. This collection of information is required to obtain or relation about the property of the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes or complete, including gathering, prespecting, and submitting the completed application forms to the USPTO. Time will vary depending upon the individual case. Any committee of the process of the proc

PTO/SB/08B (08-03)
Approved for use through 06/30/2006, OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE r the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Attorney Docket Number

S-816

Complete if Known ubstitute for form 1449B/PTO **Application Number** 10/636,125 INFORMATION DISCLOSURE Filing Date August 7, 2003 First Named Inventor STATEMENT BY APPLICANT Robert B. Phelps Art Unit 3629 (use as many sheets as necessary) **Examiner Name**

Sheet

οf

	_	OTHER PRIOR ART NON PATENT LITERAT	TURE DOCUM	MENTS	
Examiner Initials	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the artic item (book, magazine, journal, serial, symposium, catalog, etc.), date, publisher, city and/or country where publi	page(s), volume-i: shed.	ssue number(s),	T ²
/VF/	L-12	CONNOLLY, Jim; "Life Settlement Proposals Could Affect Viation Underwriter; September 29, 2003; page 10	al Brokers And	Contracts"; National	
			-		
Examine	 -	/Vanel Frenel/	Date	10/23/2009	\dashv

Signature Considered *EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents. P.O. Box 1450, Alexandria, VA 22313-1450.